

**FEDERAL HOUSING FINANCE BOARD**

[No. 95-N-05]

**Federal Home Loan Bank Members Selected for Community Support Review****AGENCY:** Federal Housing Finance Board.**ACTION:** Notice.

**SUMMARY:** The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 added a new Section 10(g) to the Federal Home Loan Bank Act of 1932 requiring that members of the Federal Home Loan Bank (FHLBank) System meet standards for community investment or service in order to maintain continued access to long-term FHLBank System advances. In compliance with this statutory change, the Federal Housing Finance Board (Housing Finance Board) promulgated Community Support regulations (12 CFR Part 936). Under the review process established in the regulations, the Housing Finance Board will select a certain number of members for review

each quarter, so that all members that are subject to the Community Reinvestment Act of 1977, 12 U.S.C. § 2901 *et seq.* (CRA), will be reviewed once every two years. The purpose of this Notice is to announce the names of the members selected for the sixth quarter review (1994-95 cycle) under the regulations. The Notice also conveys the dates by which members need to comply with the Community Support regulation review requirements and by which comments from the public must be received.

**DATES:** Due Date for Member Community Support Statements for Members Selected in Sixth Quarter Review: August 31, 1995.

Due Date for Public Comments on Members Selected in Sixth Quarter Review: August 31, 1995.

**FOR FURTHER INFORMATION CONTACT:** Joseph A. McKenzie, Associate Director, Office of Housing Finance, (202) 408-2845, Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006. A telecommunications device for deaf persons (TDD) is available at (202) 408-2579.

**SUPPLEMENTARY INFORMATION:****A. Selection for Community Support Review**

The Housing Finance Board currently reviews all FHLBank System members that are subject to CRA once every two years.

Approximately one-eighth of the FHLBank members in each district will be selected for review by the Housing Finance Board each calendar quarter. To date, only members that are subject to CRA have been reviewed. In selecting members, the Housing Finance Board follows the chronological sequence of the members' CRA Evaluations post-July 1, 1990, to the greatest extent practicable, selecting one-eighth of each District's membership for review each calendar quarter. However, the Housing Finance Board will postpone review of new members until they have been System members for one year.

Selection for review is not, nor should it be construed as, any indication of either the financial condition or Community Support performance of the institutions listed.

**B. List of FHLBank Members To Be Reviewed in the Sixth Quarter, Grouped by FHLBank District**

Member	City	State
<b>Federal Home Loan Bank of Boston—District 1</b> Post Office Box 9106 Boston, Massachusetts 02205-9106		
Jewett City Trust Company .....	Jewett City .....	CT
Manchester State Bank .....	Manchester .....	CT
New Milford Bank and Trust Company .....	New Milford .....	CT
Dime Savings Bank of Norwich .....	Norwich .....	CT
Putnam Savings Bank .....	Putnam .....	CT
Savings Bank of Rockville .....	Rockville .....	CT
Bank of South Windsor .....	South Windsor .....	CT
Thomaston Savings Bank .....	Thomaston .....	CT
North American Bank and Trust Company .....	Waterbury .....	CT
Wilton Bank .....	Wilton .....	CT
Provident Institution for Savings .....	Amesbury .....	MA
Community Bank .....	Brockton .....	MA
Bay State Federal Savings Bank .....	Brookline .....	MA
BayBank .....	Burlington .....	MA
Grove Bank .....	Chestnut Hill .....	MA
Chicopee Savings Bank .....	Chicopee .....	MA
Foxborough Savings Bank .....	Foxboro .....	MA
Framingham Savings Bank .....	Framingham .....	MA
Gloucester Bank & Trust Company .....	Gloucester .....	MA
Great Barrington Savings Bank .....	Great Barrington .....	MA
Hudson Savings Bank .....	Hudson .....	MA
Lee Bank .....	Lee .....	MA
Lenox Savings Bank .....	Lenox .....	MA
Enterprise Bank and Trust Company .....	Lowell .....	MA
Washington Savings Bank .....	Lowell .....	MA
Medway Savings Bank .....	Medway .....	MA
Nantucket Bank .....	Nantucket .....	MA
Middlesex Savings Bank .....	Natick .....	MA
Newburyport Five Cents Savings Bank .....	Newburyport .....	MA
North Easton Savings Bank .....	North Easton .....	MA
Seamen's Bank .....	Provincetown .....	MA
Hibernia Savings Bank .....	Quincy .....	MA
Granite Savings Bank .....	Rockport .....	MA
Roslindale Co-operative Bank of Boston .....	Roslindale .....	MA

Member	City	State
Somerset Savings Bank .....	Somerville .....	MA
Bank of Western Massachusetts .....	Springfield .....	MA
Watertown Savings Bank .....	Watertown .....	MA
Kennebec Savings Bank .....	Augusta .....	ME
Bath Savings Institution .....	Bath .....	ME
Kingfield Savings Bank .....	Kingfield .....	ME
Androscoggin Savings Bank .....	Lewiston .....	ME
Livermore Falls Trust Company .....	Livermore Falls .....	ME
Key Bank of Maine .....	Portland .....	ME
Maine Bank and Trust Company .....	Portland .....	ME
Saco and Biddeford Savings Institution .....	Saco .....	ME
Sanford Institution for Savings .....	Sanford .....	ME
First Colebrook Bank .....	Colebrook .....	NH
Laconia Savings Bank .....	Laconia .....	NH
Bank of New Hampshire .....	Manchester .....	NH
Granite Savings Bank and Trust Company .....	Barre .....	VT

**Federal Home Loan Bank of New York—District 2**  
**Seven World Trade Center**  
**22nd Floor**  
**New York, New York 10048–1185**

Audubon Savings & Loan Association .....	Audubon .....	NJ
Mellon Bank, F.S.B. .....	Paramus .....	NJ
Interchange State Bank .....	Saddle Brook .....	NJ
Trenton Savings Bank .....	Trenton .....	NJ
Minotola National Bank .....	Vineland .....	NJ
Albion Federal Savings & Loan Association .....	Albion .....	NY
Bath National Bank .....	Bath .....	NY
Manufacturers and Traders Trust Company .....	Buffalo .....	NY
Canajoharie Building, S&LA .....	Canajoharie .....	NY
Champlain National Bank .....	Elizabethtown .....	NY
Airport Savings & Loan Association .....	Airport .....	NY
Highland Falls FS&LA .....	Highland Falls .....	NY
Habib American Bank .....	New York .....	NY
Sterling National Bank and Trust Company .....	New York .....	NY
Rome Savings Bank .....	Rome .....	NY
Trustco Bank New York .....	Schenectady .....	NY
Solvay Bank .....	Solvay .....	NY
Troy Savings Bank .....	Troy .....	NY
Banco Popular de Puerto Rico .....	San Juan .....	PR

**Federal Home Loan Bank of Pittsburgh—District 3**  
**601 Grant Street**  
**Pittsburgh, Pennsylvania 15219–4455**

Wilmington Trust Company .....	Wilmington .....	DE
Apollo Trust Company .....	Apollo .....	PA
First Columbia Bank & Trust Company .....	Bloomsburg .....	PA
Chambersburg Trust Company .....	Chambersburg .....	PA
Farmers and Merchants Trust Company .....	Chambersburg .....	PA
Cambria County FS&LA .....	Cresson .....	PA
Curwensville State Bank .....	Curwensville .....	PA
Montour Bank .....	Danville .....	PA
Fidelity Deposit and Discount Bank .....	Dunmore .....	PA
Elderton State Bank .....	Elderton .....	PA
Bucktail Bank and Trust Company .....	Emporium .....	PA
PFC Bank .....	Ford City .....	PA
Glen Rock State Bank .....	Glen Rock .....	PA
Peoples Bank of Glen Rock .....	Glen Rock .....	PA
Harris Savings Bank .....	Harrisburg .....	PA
Jefferson Bank .....	Haverford .....	PA
Central Bank .....	Hollidaysburg .....	PA
Farmers and Merchants Bank .....	Honesdale .....	PA
Irwin Bank and Trust Company .....	Irwin .....	PA
Three Rivers Bank and Trust Company .....	Jefferson Borough .....	PA
Peoples Bank and Trust Company .....	Jennerstown .....	PA
Jersey Shore State Bank .....	Jersey Shore .....	PA
Jonestown Bank and Trust Company .....	Jonestown .....	PA
Royal Bank of Pennsylvania .....	King of Prussia .....	PA
Farmers First Bank .....	Lititz .....	PA
Miners Bank of Lykens .....	Lykens .....	PA
Juniata Valley Bank .....	Mifflintown .....	PA
First Federal Savings Bank of New Castle .....	New Castle .....	PA

Member	City	State
Peoples Bank of Western Pennsylvania .....	New Castle .....	PA
National Bank of North East .....	North East .....	PA
Orrstown Bank .....	Orrstown .....	PA
Port Richmond Savings .....	Philadelphia .....	PA
Phoenixville Federal Savings Association .....	Phoenixville .....	PA
PNC Mortgage Bank, N.A. ....	Pittsburgh .....	PA
Union Bank and Trust Company .....	Pottsville .....	PA
Meridian Bank .....	Reading .....	PA
Scottdale Bank and Trust Company .....	Scottdale .....	PA
Sun Bank .....	Selinsgrove .....	PA
First West Virginia Bank, N.A.—Buckhannon .....	Buckhannon .....	WV
Shawnee Bank, Inc. ....	Dunbar .....	WV
First Exchange Bank .....	Mannington .....	WV
One Valley Bank - North, Inc. ....	Moundsville .....	WV
Ameribank, Inc. ....	Northfork .....	WV
Bank of Paden City .....	Paden City .....	WV
Commercial Banking and Trust Company .....	Parkersburg .....	WV
Peoples Bank of Point Pleasant .....	Point Pleasant .....	WV
First National Bank of Romney .....	Romney .....	WV
Jefferson Security Bank .....	Shepherdstown .....	WV

**Federal Home Loan Bank of Atlanta—District 4**  
**Post Office Box 105565**  
**Atlanta, Georgia 30348**

First National Bank of Columbiana .....	Columbiana .....	AL
Bank of the South .....	Dothan .....	AL
St. Clair Federal Savings Bank .....	Pell City .....	AL
Citizens Bank and Savings Company .....	Russellville .....	AL
First Tuskegee Bank .....	Tuskegee .....	AL
First of Englewood, FSB .....	Englewood .....	FL
First Family Bank, fsb .....	Eustis .....	FL
Heritage National Bank .....	Fort Meyers .....	FL
First City Bank of Fort Walton .....	Fort Walton .....	FL
First National Bank and Trust .....	Fort Walton Beach .....	FL
Founders National Trust Bank .....	Ft. Meyers .....	FL
Georgia First Bank .....	Gainesville .....	FL
Merchants and Southern Bank .....	Gainesville .....	FL
Dadeland Bank .....	Miami .....	FL
First Federal Bank .....	Perry .....	FL
Citizens Federal Savings Bank of Port St. Joe .....	Port St. Joe .....	FL
Seminole Bank .....	Seminole .....	FL
First Bank of Tallahassee .....	Tallahassee .....	FL
Barnett Bank of Tampa .....	Tampa .....	FL
SunBank/Mid-Florida, N.A. ....	Winter Haven .....	FL
Bank of Camilla .....	Camilla .....	GA
Rabun County Bank .....	Clayton .....	GA
Barnett Bank of Southwest Georgia .....	Columbus .....	GA
Citizens Bank and Trust of Fayette County .....	Fayetteville .....	GA
Lanier National Bank .....	Gainesville .....	GA
Gordon Bank .....	Gordon .....	GA
Citizens Community Bank .....	Hahira .....	GA
Bank of Hartwell .....	Hartwell .....	GA
Trust Company Bank of Middle Georgia .....	Macon .....	GA
Bank of Madison .....	Madison .....	GA
Newnan Savings Bank, FSB .....	Newnan .....	GA
Patterson Bank .....	Patterson .....	GA
Pelham Banking Company .....	Pelham .....	GA
United Bank and Trust Company .....	Rockmart .....	GA
Ameribank, N.A. ....	Savannah .....	GA
Carver State Bank .....	Savannah .....	GA
Georgia Central Bank .....	Social Circle .....	GA
Oconee State Bank .....	Watkinsville .....	GA
Waycross Bank and Trust .....	Waycross .....	GA
First National Bank of Waynesboro .....	Waynesboro .....	GA
Barrow Bank and Trust Company .....	Winder .....	GA
Bank of Annapolis .....	Annapolis .....	MD
Kopernik Federal Savings Association .....	Baltimore .....	MD
Chesapeake Bank and Trust Company .....	Chestertown .....	MD
Chestertown Bank of Maryland .....	Chestertown .....	MD
American Trust Bank .....	Cumberland .....	MD
County Banking and Trust Company .....	Elkton .....	MD
FCNB Bank .....	Frederick .....	MD
First Bank of Frederick .....	Frederick .....	MD

Member	City	State
Bank of Glen Burnie .....	Glen Burnie .....	MD
Farmers and Merchants Bank of Hagerstown .....	Hagerstown .....	MD
Hagerstown Trust Company .....	Hagerstown .....	MD
Peninsula Bank .....	Princess Anne .....	MD
National Bank of Rising Sun .....	Rising Sun .....	MD
Sparks State Bank .....	Sparks .....	MD
Taneytown Bank and Trust Company .....	Taneytown .....	MD
Bank of Maryland .....	Towson .....	MD
Union National Bank .....	Westminister .....	MD
Bank of Stanly .....	Albemarle .....	NC
Bank of Mecklenburg .....	Charlotte .....	NC
First Charlotte Bank and Trust Company .....	Charlotte .....	NC
Gibsonville Community Savings Bank .....	Gibsonville .....	NC
Farmers and Merchants Bank .....	Granite Quarry .....	NC
Triad Bank .....	Greensboro .....	NC
CCB Savings Bank of Lenoir, Inc., SSB .....	Lenoir .....	NC
Mocksville Savings Bank, SSB .....	Mocksville .....	NC
Citizens Bank .....	Murphy .....	NC
Randleman Savings Bank, S.S.B. ....	Randleman .....	NC
Carolina State Bank .....	Shelby .....	NC
Bank of North Carolina .....	Thomasville .....	NC
Salem Trust Bank .....	Winston-Salem .....	NC
Bank of Charleston, N.A .....	Charleston .....	SC
Chesnee State Bank .....	Chesnee .....	SC
M.S. Bailey & Son, Bankers .....	Clinton .....	SC
Clover Community Bank .....	Clover .....	SC
Investors Savings Bank .....	Florence .....	SC
Carolina First Bank .....	Greenville .....	SC
Williamsburg First National Bank .....	Kingstree .....	SC
Anchor Bank .....	Myrtle Beach .....	SC
Pee Dee State Bank .....	Timmonsville .....	SC
Poinsett Bank, a F.S.B. ....	Travelers Rest .....	SC
Arthur State Bank .....	Union .....	SC
Woodruff State Bank .....	Woodruff .....	SC
Bank of Northern Virginia .....	Arlington .....	VA
First National Bank .....	Christiansburg .....	VA
George Mason Bank .....	Fairfax .....	VA
F & M Bank Massanutton .....	Harrisonburg .....	VA
First Sentinel Bank .....	Richlands .....	VA
Princess Anne Bank .....	Virginia Beach .....	VA
Northern Neck State Bank .....	Warsaw .....	VA

**Federal Home Loan Bank of Cincinnati—District 5**  
**Post Office Box 598**  
**Cincinnati, Ohio 45201**

Nelson County Federal Savings & Loan Association .....	Bardstown .....	KY
Bedford Loan and Deposit Bank .....	Bedford .....	KY
Bank of Benton .....	Benton .....	KY
Berea National Bank .....	Berea .....	KY
South Central Bank of Bowling Green .....	Bowling Green .....	KY
Meade County Bank .....	Brandenburg .....	KY
Edmonton State Bank .....	Edmonton .....	KY
Fifth Third Bank of Northern Kentucky .....	Florence .....	KY
Pennyrite Citizens Bank and Trust Company .....	Hopkinsville .....	KY
First Security Bank and Trust, McLean .....	Island .....	KY
Lexington Federal Savings Bank .....	Lexington .....	KY
Cumberland Valley National Bank .....	London .....	KY
Fifth Third Bank of Kentucky .....	Louisville .....	KY
Graves County Bank, Inc. ....	Mayfield .....	KY
Community First Bank .....	Mount Olivet .....	KY
Princeton Federal Bank, FSB .....	Princeton .....	KY
Citizens National Bank of Russellville .....	Russellville .....	KY
Community First Bank .....	Warsaw .....	KY
Bank of McCreary County .....	Whitley City .....	KY
Pioneer Federal Savings Bank .....	Winchester .....	KY
First National Bank of Ohio .....	Akron .....	OH
Citizens Bank of Ashville .....	Ashville .....	OH
Union Bank and Savings Company .....	Belleview .....	OH
Bethel Building and Loan Company .....	Bethel .....	OH
Equitable Savings and Loan Company .....	Cadiz .....	OH
Harvest Home Savings Bank .....	Cheviot .....	OH
Mt. Washington Savings & Loan Company .....	Cincinnati .....	OH
Star Bank, N.A. .....	Cincinnati .....	OH

Member	City	State
Galion Building and Loan Association .....	Galion .....	OH
Greenville National Bank .....	Greenville .....	OH
Second National Bank .....	Greenville .....	OH
Citizens Loan & Savings Company .....	London .....	OH
First Federal Savings & Loan Association .....	Lorain .....	OH
Cardinal State Bank .....	Maineville .....	OH
Old Fort Banking Company .....	Old Fort .....	OH
Ripley Federal Savings & Loan .....	Ripley .....	OH
First National Bank of Shelby .....	Shelby .....	OH
Lenox Savings Bank .....	St. Bernard .....	OH
The Strasburg Savings and Loan Company .....	Strasburg .....	OH
Peoples Savings Bank .....	Urbana .....	OH
First FS&LA of Van Wert .....	Van Wert .....	OH
Second National Bank of Warren .....	Warren .....	OH
Trumbull Savings and Loan Company .....	Warren .....	OH
Perpetual Savings Bank .....	Wellsville .....	OH
Peoples Savings Bank .....	Xenia .....	OH
First Federal Savings Bank of Eastern Ohio .....	Zanesville .....	OH
Citizens National Bank .....	Athens .....	TN
Heritage Bank .....	Clarksville .....	TN
The Bank/First Citizens Bank .....	Cleveland .....	TN
Peoples Bank .....	Clifton .....	TN
Bank of Putnam County .....	Cookeville .....	TN
Tennessee Community Bank .....	Covington .....	TN
First National Bank of Crossville .....	Crossville .....	TN
Bank of Dickson .....	Dickson .....	TN
First Federal Savings Bank .....	Dickson .....	TN
Home Bank of Tennessee .....	Ducktown .....	TN
Carter County Bank of Elizabethton .....	Elizabethton .....	TN
Union Planters Bank of North Central Tennessee .....	Erin .....	TN
Peoples Bank of Elk Valley .....	Fayetteville .....	TN
Jackson County Bank .....	Gainesboro .....	TN
Tennessee State Bank .....	Gatlinburg .....	TN
Bank of Goodlettsville .....	Goodlettsville .....	TN
Greene County Bank .....	Greeneville .....	TN
Bank of Halls .....	Halls .....	TN
Commercial Bank .....	Harrogate .....	TN
Community First Bank .....	Hartsville .....	TN
Volunteer Bank .....	Jackson .....	TN
Union Bank .....	Jamestown .....	TN
Bank of Tennessee .....	Kingsport .....	TN
Central State Bank .....	Lexington .....	TN
First Bank .....	Lexington .....	TN
Enterprise National Bank .....	Memphis .....	TN
Tennessee Bank and Trust .....	Millington .....	TN
First Bank and Trust .....	Mount Juliet .....	TN
Cavalry Banking, FSB .....	Murfreesboro .....	TN
First American National Bank .....	Nashville .....	TN
Commercial Bank and Trust Company .....	Paris .....	TN
Farmers Bank .....	Portland .....	TN
Central Bank .....	Savannah .....	TN
First Community Bank of Bedford County .....	Shelbyville .....	TN
DeKalb County Bank and Trust .....	Smithville .....	TN
Farmer's and Merchants Bank .....	Trezevant .....	TN
American City Bank .....	Tullahoma .....	TN
Reelfoot Bank .....	Union City .....	TN
Bank of Commerce .....	Woodbury .....	TN

**Federal Home Loan Bank of Indianapolis—District 6**  
**P.O. Box 60**  
**Indianapolis, IN 46205-0060**

First Federal Bank .....	Corydon .....	IN
Blue River Federal Savings Bank .....	Edinburgh .....	IN
Bright National Bank .....	Flora .....	IN
Norwest Bank, Indiana .....	Fort Wayne .....	IN
First United Savings Bank, FSB .....	Greencastle .....	IN
Pacesetter Bank of Hartford City .....	Hartford City .....	IN
Fifth Third Bank of Central Indiana .....	Indianapolis .....	IN
Landmark Savings Bank, F.S.B. .....	Indianapolis .....	IN
Peoples Bank and Trust Company .....	Indianapolis .....	IN
Union Federal Savings Bank of Indianapolis .....	Indianapolis .....	IN
Lafayette Savings Bank, F.S.B. .....	Lafayette .....	IN
Farmers State Bank .....	Mentone .....	IN

Member	City	State
First Federal Savings Bank of Indiana .....	Merrillville .....	IN
Peoples Savings & Loan Association .....	Monticello .....	IN
New Washington State Bank .....	New Washington .....	IN
First Citizens State Bank .....	Newport .....	IN
Citizens State Bank of Petersburg .....	Petersburg .....	IN
Republic Bank .....	Ann Arbor .....	MI
Signature Bank .....	Bad Axe .....	MI
Lake-Osceola State Bank .....	Baldwin .....	MI
Central State Bank .....	Beulah .....	MI
Community Bank .....	Caro .....	MI
Exchange State Bank .....	Carsonville .....	MI
Home Federal Savings Bank of Detroit .....	Detroit .....	MI
Northern Michigan Savings Bank .....	Escanaba .....	MI
State Bank of Ewen .....	Ewen .....	MI
Oakland Commerce Bank .....	Farmington Hills .....	MI
State Savings Bank .....	Frankfort .....	MI
Grand Bank .....	Grand Rapids .....	MI
Kent City State Bank .....	Kent City .....	MI
FMB—Security Bank .....	Manistee .....	MI
First National Bank in Macomb County .....	Mount Clemons .....	MI
Firstbank .....	Mount Pleasant .....	MI
First National Bank in Norway .....	Norway .....	MI
Sterling Bank and Trust, FSB .....	Southfield .....	MI
Macomb Federal Savings Bank .....	St. Clair Shores .....	MI
SJS Federal Savings Bank .....	St. Joseph .....	MI
Bank of Stephenson .....	Stephenson .....	MI
Empire National Bank .....	Traverse City .....	MI
Omni Savings Bank, F.S.B. .....	Columbia .....	SC

**Federal Home Loan Bank of Chicago—District 7**

111 East Wacker Drive

Suite 700

Chicago, Illinois 60601

Aurora National Bank .....	Aurora .....	IL
Merchants National Bank .....	Aurora .....	IL
Magna Bank of St. Clair County, N.A. ....	Belleville .....	IL
Colonial Bank .....	Chicago .....	IL
Huntington Federal Savings Bank of Illinois .....	Chicago .....	IL
Marquette National Bank .....	Chicago .....	IL
South Shore Bank of Chicago .....	Chicago .....	IL
First National Bank .....	Chicago Heights .....	IL
Evanston Bank .....	Evanston .....	IL
First Federal Savings and Loan Association .....	Herrin .....	IL
Farmers State Bank of Hoffman .....	Hoffman .....	IL
Community Trust Bank .....	Irvington .....	IL
Jacksonville Savings Bank .....	Jacksonville .....	IL
Kankakee Federal Savings and Loan Association .....	Kankakee .....	IL
Union Federal Savings and Loan Association .....	Kewanee .....	IL
First of America—Northeast .....	Libertyville .....	IL
Prospect Federal Savings Bank .....	Lombard .....	IL
Citizens National Bank of Macomb .....	Macomb .....	IL
Heartland Savings Bank .....	Mattoon .....	IL
First Suburban National Bank of Maywood .....	Maywood .....	IL
Peoples National Bank .....	McLeansboro .....	IL
First Midwest Bank/Western Illinois, N.A. ....	Moline .....	IL
Nokomis Savings & Loan Association .....	Nokomis .....	IL
Orangeville Community Bank .....	Orangeville .....	IL
Palos Bank and Trust Company .....	Palos Heights .....	IL
First State Bank of Red Bud .....	Red Bud .....	IL
Amcore Bank of Rockford .....	Rockford .....	IL
North Shore Trust and Savings .....	Waukegan .....	IL
Waukegan Savings & Loan Association .....	Waukegan .....	IL
First FS&LA of Westchester .....	Westchester .....	IL
LaSalle Bank Westmont .....	Westmont .....	IL
Metro Savings Bank, F.S.B. ....	Wood River .....	IL
State Bank of Arcadia .....	Arcadia .....	WI
State Bank of Argyle .....	Argyle .....	WI
Belleville State Bank .....	Belleville .....	WI
Blackhawk State Bank .....	Beloit .....	WI
Citizens State Bank .....	Cadott .....	WI
Badger State Bank .....	Cassville .....	WI
State Bank of Chilton .....	Chilton .....	WI
Citizens State Bank .....	Clinton .....	WI

Member	City	State
Bank of Buffalo .....	Cochrane .....	WI
London Square Bank .....	Eau Claire .....	WI
Union Bank and Trust Company .....	Evansville .....	WI
F&M Bank—Fennimore .....	Fennimore .....	WI
American Bank of Fond du Lac .....	Fond du Lac .....	WI
Equitable Bank, S.S.B. ....	Hales Corner .....	WI
State Financial Bank, Hales Corners .....	Hales Corner .....	WI
Heritage Bank of Hayward .....	Hayward .....	WI
Horicon State Bank .....	Horicon .....	WI
Farmers and Merchants Bank of Jefferson .....	Jefferson .....	WI
F&M Bank—Kaukauna .....	Kaukauna .....	WI
Marion State Bank .....	Marion .....	WI
Mid-Wisconsin Bank of Medford .....	Medford .....	WI
Mitchell Bank .....	Milwaukee .....	WI
Farmers Savings Bank .....	Mineral Point .....	WI
Bank of Mondovi .....	Mondovi .....	WI
Montello State Bank .....	Montello .....	WI
Necedah Bank .....	Necedah .....	WI
Farmers Exchange Bank of Neshkoro .....	Neshkoro .....	WI
Bank of New Glarus .....	New Glarus .....	WI
Clare Bank, N.A. ....	Platteville .....	WI
F&M Bank—Potosi .....	Potosi .....	WI
Bank of Poynette .....	Poynette .....	WI
Heritage Bank and Trust .....	Racine .....	WI
Firstart Bank Sheboygan, N.A. ....	Sheboygan .....	WI
State Bank of Stockbridge .....	Stockbridge .....	WI
Wisconsin Savings Bank .....	Tomah .....	WI
Westby-Coon Valley State Bank .....	Westby .....	WI

**Federal Home Loan Bank of Des Moines—District 8**  
**907 Walnut Street**  
**Des Moines, Iowa 50309**

Ackley State Bank .....	Ackley .....	IA
Exchange State Bank .....	Adair .....	IA
First State Bank .....	Belmond .....	IA
Hawkeye Bank of Council Bluffs .....	Council Bluffs .....	IA
Security Bank and Trust Company .....	Decorah .....	IA
Norwest Bank Iowa, N.A. ....	Des Moines .....	IA
Pilot Grove Savings Bank .....	Pilot Grove .....	IA
First Bank and Trust Company .....	Rock Rapids .....	IA
Security National Bank of Sioux City .....	Sioux City .....	IA
Citizens First National Bank .....	Storm Lake .....	IA
First National Bank of Waverly .....	Waverly .....	IA
Peoples Savings Bank .....	Wellsburg .....	IA
Security Savings Bank .....	Williamsburg .....	IA
State Bank of Worthington .....	Worthington .....	IA
Atwater State Bank .....	Atwater .....	MN
Border State Bank .....	Badger .....	MN
First National Bank of Baudette .....	Baudette .....	MN
Ameribank .....	Bloomington .....	MN
First National Bank of Brewster .....	Brewster .....	MN
Buffalo National Bank .....	Buffalo .....	MN
First Security Bank .....	Byron .....	MN
Peoples Bank of Commerce .....	Cambridge .....	MN
First State Bank of Eden Prairie .....	Eden Prairie .....	MN
Eitzen State Bank .....	Eitzen .....	MN
Marquette Bank Golden Valley .....	Golden Valley .....	MN
First Security Bank—Hendricks .....	Hendricks .....	MN
First National Bank of Henning .....	Henning .....	MN
Jackson Federal Savings and Loan Association .....	Jackson .....	MN
Janesville State Bank .....	Janesville .....	MN
Citizens State Bank of Kelliher .....	Kelliher .....	MN
Security State Bank of Kenyon .....	Kenyon .....	MN
First Security Bank—Lake Benton .....	Lake Benton .....	MN
State Bank of Long Lake .....	Long Lake .....	MN
Lake County State Bank .....	Long Prairie .....	MN
First Security Bank—Madison .....	Madison .....	MN
Bank of Maple Plain .....	Maple Plain .....	MN
Melrose State Bank .....	Melrose .....	MN
First National Bank in Montevideo .....	Montevideo .....	MN
Mountain Iron First State Bank .....	Mountain Iron .....	MN
Citizens Bank of New Ulm .....	New Ulm .....	MN
State Bank and Trust Company of New Ulm .....	New Ulm .....	MN

Member	City	State
Community National Bank .....	Northfield .....	MN
First Security Bank—Sanborn .....	Sanborn .....	MN
First American Bank, N.A. ....	St. Cloud .....	MN
American Bank National Association .....	St. Paul .....	MN
American Commercial Bank .....	St. Paul .....	MN
Western State Bank of St. Paul .....	St. Paul .....	MN
First State Bank of Wabasha .....	Wabasha .....	MN
Heritage Bank, N.A. ....	Willmar .....	MN
Citizens Bank of Southern Missouri .....	Ava .....	MO
Jefferson Savings and Loan Association .....	Ballwin .....	MO
Boone County National Bank of Columbia .....	Columbia .....	MO
Tri-County State Bank .....	El Dorado Springs .....	MO
Commercial Trust Company .....	Fayette .....	MO
Hamilton Bank .....	Hamilton .....	MO
Home Exchange Bank of Jamesport .....	Jamesport .....	MO
Jefferson Bank of Missouri .....	Jefferson City .....	MO
Central Bank of Kansas City .....	Kansas City .....	MO
Hillcrest Bank .....	Kansas City .....	MO
Kearney Trust Company .....	Kearney .....	MO
Lawson Bank .....	Lawson .....	MO
United State Bank .....	Lewistown .....	MO
Platte Valley Bank of Missouri .....	Platte City .....	MO
State Bank of Slater .....	Slater .....	MO
Citizens Bank of Sparta .....	Sparta .....	MO
Heritage Bank of St. Joseph .....	St. Joseph .....	MO
Southwest Bank of St. Louis .....	St. Louis .....	MO
First Community Bank .....	Windsor .....	MO
Security State Bank of Edgeley .....	Edgeley .....	ND
First American Bank and Trust of Grafton .....	Grafton .....	ND
Stutsman County State Bank .....	Jamestown .....	ND
First Southwest Bank—Mandan .....	Mandan .....	ND
First National Bank of Oakes .....	Oakes .....	ND
Bank of Steele .....	Steele .....	ND
Peoples State Bank .....	Westhope .....	ND
Security State Bank .....	Wishek .....	ND
Dakota State Bank .....	Blunt .....	SD
First Madison Bank .....	Madison .....	SD
Security State Bank .....	Madison .....	SD
BankWest, Inc .....	Pierre .....	SD
First National Bank of White .....	White .....	SD

**Federal Home Loan Bank of Dallas—District 9**  
**5605 North MacArthur Boulevard**  
**9th Floor**  
**Dallas/Fort Worth, Texas 75261-9026**

First National Bank of Izard County .....	Calico Rock .....	AR
First National Bank of Crossett .....	Crossett .....	AR
Farmers and Merchants Bank .....	Des Arc .....	AR
Dumas State Bank .....	Dumas .....	AR
Citizens Bank of Northwest Arkansas .....	Fayetteville .....	AR
First National Bank of Phillips County .....	Helena .....	AR
First Bank of Arkansas .....	Jonesboro .....	AR
Simmons First Bank of Jonesboro .....	Jonesboro .....	AR
Central Bank and Trust .....	Little Rock .....	AR
Merchants and Planters Bank .....	Manila .....	AR
Citizens' Bank .....	Marion .....	AR
Citizens National Bank of Nashville .....	Nashville .....	AR
Twin City Bank .....	North Little Rock .....	AR
Farmers and Merchants Bank .....	Prairie Grove .....	AR
Commercial National Bank of Texarkana .....	Texarkana .....	AR
First Bank of Arkansas .....	Wynne .....	AR
Bank of Commere .....	Baton Rouge .....	LA
Mississippi River Bank .....	Belle Chasse .....	LA
Bank of Gonzales .....	Gonzales .....	LA
Kaplan State Bank .....	Kaplan .....	LA
Vermilion Bank and Trust Company .....	Kaplan .....	LA
Peoples State Bank of Many .....	Many .....	LA
Sabine State Bank and Trust Company .....	Many .....	LA
Minden Bank and Trust Company .....	Minden .....	LA
First National Bank in St. Mary Parish .....	Morgan City .....	LA
City Bank and Trust Company .....	Natchitoches .....	LA
Exchange Bank and Trust Company .....	Natchitoches .....	LA
Liberty Bank and Trust Company .....	New Orleans .....	LA

Member	City	State
Sicily Island State Bank .....	Sicily Island .....	LA
First NBC .....	Slidell .....	LA
St. Martin Bank and Trust Company .....	St. Martinville .....	LA
Concordia Bank and Trust Company .....	Vidalia .....	LA
Evangeline Bank and Trust Company .....	Ville Platte .....	LA
Citizens Bank and Trust Company of Vivian .....	Vivian .....	LA
Progressive State Bank and Trust Company .....	Winnsboro .....	LA
Carthage Bank .....	Carthage .....	MS
First National Bank .....	Clarksdale .....	MS
Union Planters Bank .....	Clarksdale .....	MS
Bank of the South .....	Crystal Springs .....	MS
Commercial Bank of De Kalb .....	De Kalb .....	MS
Farmers and Merchants Bank .....	Forest .....	MS
Hancock Bank .....	Gulfport .....	MS
Peoples Bank of Mississippi .....	Indianola .....	MS
Bank of Lucedale .....	Lucedale .....	MS
Great Southern National Bank .....	Meridian .....	MS
Home Savings Bank, SSB .....	Meridian .....	MS
Newton County Bank .....	Newton .....	MS
First National Bank of Oxford .....	Oxford .....	MS
Citizens National Bank .....	Pascagoula .....	MS
Citizens Bank of Philadelphia .....	Philadelphia .....	MS
Peoples Bank .....	Ripley .....	MS
Peoples Bank and Trust Company .....	Tupelo .....	MS
Ranchers State Bank .....	Belen .....	NM
Carlsbad National Bank .....	Carlsbad .....	NM
Community Bank .....	Espanola .....	NM
First National Bank of Farmington .....	Farmington .....	NM
Western Bank .....	Lordsburg .....	NM
Centinel Bank of Taos .....	Taos .....	NM
Peoples Bank .....	Taos .....	NM
McFarland Brothers Bank .....	Tucumcari .....	NM
Amarillo National Bank .....	Amarillo .....	TX
First State Bank .....	Bandera .....	TX
Community Bank .....	Beaumont .....	TX
Citizens National Bank at Brownwood .....	Brownwood .....	TX
Burleson State Bank .....	Burleson .....	TX
Columbus State Bank .....	Columbus .....	TX
Citizens State Bank of Corpus Christi .....	Corpus Christi .....	TX
Reunion Bank .....	Dallas .....	TX
First National Bank of Ennis .....	Ennis .....	TX
First National Bank of Fabens .....	Fabens .....	TX
Bank of Commerce .....	Fort Worth .....	TX
Central Bank and Trust .....	Fort Worth .....	TX
First State Bank .....	Granger .....	TX
First Bank .....	Houston .....	TX
First National Bank .....	Kerrville .....	TX
Laredo National Bank .....	Laredo .....	TX
First State Bank .....	Livingston .....	TX
First National Bank in Lockney .....	Lockney .....	TX
First Bank and Trust of Memphis .....	Memphis .....	TX
Franklin National Bank .....	Mount Vernon .....	TX
Citizens Bank .....	New Braunfels .....	TX
Liberty National Bank in Paris .....	Paris .....	TX
Security State Bank .....	Pearsall .....	TX
Rosenberg Bank & Trust .....	Rosenberg .....	TX
Farmers National Bank .....	Rule .....	TX
First National Bank of San Benito .....	San Benito .....	TX
American National Bank .....	Texarkana .....	TX
Mainland Bank .....	Texas City .....	TX
ProBank, N.A .....	The Woodlands .....	TX
Texas National Bank .....	Tomball .....	TX
American Bank, N.A .....	Waco .....	TX
Community Bank .....	Wellington .....	TX

**Federal Home Loan Bank of Topeka—District 10**  
**Post Office Box 176**  
**Topeka, Kansas 66601**

First Bank of Arvada .....	Arvada .....	CO
FirstBank of Aurora, N.A .....	Aurora .....	CO
First National Bank of Las Animas .....	Las Animas .....	CO
Pueblo Bank and Trust Company .....	Pueblo .....	CO
FirstBank of Silverthorne, N.A. ....	Silverthorne .....	CO

Member	City	State
First National Bank of Steamboat Springs .....	Steamboat Springs .....	CO
FirstBank of Wheat Ridge, N.A. ....	Wheat Ridge .....	CO
Community National Bank .....	Chanute .....	KS
Farmers State Bank .....	Circleville .....	KS
Bank of the Southwest .....	Dodge City .....	KS
First State Bank .....	Edna .....	KS
Commerce Bank .....	El Dorado .....	KS
Emporia State Bank and Trust Company .....	Emporia .....	KS
Kansas State Bank .....	Holton .....	KS
Humboldt National Bank .....	Humboldt .....	KS
First National Bank and Trust Company .....	Junction City .....	KS
First State Bank of Kansas City .....	Kansas City .....	KS
Guaranty Bank and Trust .....	Kansas City .....	KS
Neodesha Savings and Loan Association, FSA .....	Neodesha .....	KS
The Bank .....	Oberlin .....	KS
Olathe Bank .....	Olathe .....	KS
Metcalf State Bank .....	Overland Park .....	KS
City National Bank of Pittsburg .....	Pittsburg .....	KS
Citizens State Bank and Trust Company .....	Seneca .....	KS
Commerce Bank and Trust .....	Topeka .....	KS
Five Points Bank .....	Grand Island .....	NE
Home State Bank .....	Louisville .....	NE
Farmers & Merchants Bank .....	Milford .....	NE
Norwest Bank Nebraska, N.A. ....	Omaha .....	NE
Packers Bank and Trust Company .....	Scottsbluff .....	NE
First State Bank .....	Seward .....	NE
Cattle National Bank of Seward .....	Seward .....	NE
Jones National Bank and Trust Company .....	Wahoo .....	NE
First National Bank of Wahoo .....	Alva .....	OK
Community National Bank .....	Ardmore .....	OK
American National Bank .....	Bartlesville .....	OK
Weststar Bank .....	Bethany .....	OK
First National Bank of Bethany .....	Bristow .....	OK
American National Bank of Bristow .....	Chelsea .....	OK
First National Bank of Chelsea .....	Crescent .....	OK
Farmers and Merchants Bank .....	Grove .....	OK
Grand Federal Savings Bank .....	Miami .....	OK
Green County FS&LA .....	Oklahoma City .....	OK
Liberty Bank and Trust of Oklahoma City, N.A. ....	Okmulgee .....	OK
First National Bank of Okmulgee .....	Piedmont .....	OK
Farmers and Merchants Bank of Piedmont .....	Purcell .....	OK
McClain County National Bank .....	Tulsa .....	OK
Liberty Bank and Trust Company of Tulsa .....		

**Federal Home Loan Bank of San Francisco—District 11**  
**307 East Chapman Avenue**  
**Orange, California 92666**

First Central Bank, N.A. ....	Cerritos .....	CA
Southern Pacific Thrift & Loan .....	Culver City .....	CA
EurekaBank, a FSB .....	Foster City .....	CA
Western Bank .....	Los Angeles .....	CA
County Bank of Merced .....	Merced .....	CA
CivicBank of Commerce .....	Oakland .....	CA
Ventura County National Bank .....	Oxnard .....	CA
Redlands Federal Bank, F.S.B. ....	Redlands .....	CA
Bay Area Bank .....	Redwood City .....	CA
U.S. Bank of California .....	Sacramento .....	CA
Central Sierra Bank .....	San Andreas .....	CA
Bank of San Francisco .....	San Francisco .....	CA
First Republic Thrift and Loan .....	San Francisco .....	CA
Sequoia National Bank .....	San Francisco .....	CA
Coast Commercial Bank .....	Santa Cruz .....	CA
Saratoga National Bank .....	Saratoga .....	CA
Del Amo Savings Bank, FSB .....	Torrance .....	CA
Comstock Bank .....	Reno .....	NV

**Federal Home Loan Bank of Seattle—District 12**  
**1501 4th Avenue**  
**Seattle, Washington 98101-1693**

Valley of Belgrade .....	Belgrade .....	MT
FirstWest Bank .....	Glendive .....	MT
Citizens' State Bank .....	Hamilton .....	MT

Member	City	State
First Security Bank of Kalispell .....	Kalispell .....	MT
Valley Bank of Kalispell .....	Kalispell .....	MT
First National Bank in Libby .....	Libby .....	MT
Bitterroot Valley Bank .....	Lolo .....	MT
Richland Bank and Trust .....	Sidney .....	MT
West One Bank, Oregon .....	Portland .....	OR
First National Bank of Layton .....	Layton .....	UT
Wasatch Bank .....	Orem .....	UT
Anchor Mutual Savings Bank .....	Aberdeen .....	WA
Bank of Grays Harbor .....	Aberdeen .....	WA
Cascade Community Bank .....	Auburn .....	WA
Cashmere Valley Bank .....	Cashmere .....	WA
First American State Bank .....	Centralia .....	WA
Security State Bank .....	Centralia .....	WA
West Coast Mutual Savings Bank .....	Centralia .....	WA
North Cascades National Bank .....	Chelan .....	WA
Bank of Whitman .....	Colfax .....	WA
Grant National Bank .....	Ephrata .....	WA
Everett Mutual Savings Bank .....	Everett .....	WA
Islanders Bank .....	Friday Harbor .....	WA
Bank of Latah .....	Latah .....	WA
Bank of the Pacific .....	Long Beach .....	WA
First National Bank of Port Orchard .....	Port Orchard .....	WA
First Heritage Bank of Snohomish .....	Snohomish .....	WA
Home Security Bank .....	Sunnyside .....	WA
Northwest Community Bank .....	Tacoma .....	WA
Bank of the West .....	Walla Walla .....	WA
Prairie Security Bank .....	Yelm .....	WA
American National Bank of Cheyenne .....	Cheyenne .....	WY
First National Bank of Wyoming .....	Laramie .....	WY

#### C. Due Dates

Members selected for review must submit completed Community Support Statements to their FHLBanks no later than August 31, 1995.

All public comments concerning the Community Support performance of selected members must be submitted to the members' FHLBanks no later than August 31, 1995.

#### D. Notice to Members Selected

Within 15 days of this Notice's publication in the **Federal Register**, the individual FHLBanks will notify each member selected to be reviewed that the member has been selected and when the member must return the completed Community Support Statement. At that time, the FHLBank will provide the member with a Community Support Statement form and written instructions and will offer assistance to the member in completing the Statement. The FHLBank will only review Statements for completeness, as the Housing Finance Board will conduct the actual review.

#### E. Notice to Public

At the same time that the FHLBank members selected for review are notified of their selection, each FHLBank will also notify community groups and other interested members of the public.

The purpose of this notification will be to solicit public comment on the

Community Support records of the FHLBank members pending review.

Any person wishing to submit written comments on the Community Support performance of a FHLBank member under review in this quarter should send those comments to the member's FHLBank by the due date indicated in order to be considered in the review process.

Dated: July 7, 1995.

By the Federal Housing Finance Board.

**Rita I. Fair,**

*Managing Director.*

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#### FEDERAL RESERVE SYSTEM

#### Federal Open Market Committee; Domestic Policy Directive of May 23, 1995

In accordance with § 271.5 of its rules regarding availability of information (12 CFR part 271), there is set forth below the domestic policy directive issued by the Federal Open Market Committee at its meeting held on May 23, 1995.<sup>1</sup> The

<sup>1</sup> Copies of the Minutes of the Federal Open Market Committee meeting of May 23, 1995, which include the domestic policy directive issued at that meeting, are available upon request to the Board of Governors of the Federal Reserve System, Washington, D.C. 20551. The minutes are published

directive was issued to the Federal Reserve Bank of New York as follows:

The information reviewed at this meeting suggests that the expansion of economic activity has slowed considerably further. In April, nonfarm payroll employment was about unchanged after posting reduced gains in the first quarter, and the civilian unemployment rate rose to 5.8 percent. Industrial production fell in April, largely reflecting a cutback in the production of motor vehicles, and capacity utilization rates declined somewhat. Reflecting markedly weaker demand for motor vehicles, total retail sales were down in April after rising moderately over the first quarter. Housing starts were unchanged in April after declining sharply in the first quarter. Orders for nondefense capital goods point to further strong expansion of spending on business equipment; nonresidential construction has continued to trend appreciably higher. The nominal deficit on U.S. trade in goods and services widened in the first quarter from its average rate in the fourth quarter. Broad indexes of consumer and producer prices have increased faster on average thus far this year, while advances in labor compensation costs have remained subdued.

in the Federal Reserve Bulletin and in the Board's annual report.